



Return the completed application in person, by courier or mail to Customer Support at P.O. Box 1097, Grand Cayman KY1-1102. The application can also be scanned and emailed via secure mail to cnb@caymannational.com or faxed to Customer Support at 345 949 8270. Please call 345 949 4655 and ask for "Internet Banking" if you need assistance. Terms are as defined in the Terms and Conditions for Personal Online Banking ("Terms and Conditions").

FOR BANK USE ONLY
RIM #

CUSTOMER INFORMATION Please write in BLOCK CAPITALS and tick where necessary

New Application [] Change Existing Profile []
Dr. [] Mr. [] Mrs. [] Ms. [] Miss [] First Name Middle Initial Surname
User Name 6-16 chars, no numbers, spaces or symbols
Home Phone Work Phone Cell Phone
Email Address
Password Delivery: By Telephone Verification [] Secure PDF Mail []

Note: Applications cannot be processed without an email address. Email addresses will not be distributed to third parties for solicitation purposes.

ACCOUNTS AND SERVICES TO BE ACCESSED THROUGH ONLINE BANKING (for additional accounts, list on a separate sheet)

ACCOUNTS WILL HAVE "VIEW ONLY" ACCESS UNLESS ADDITIONAL SERVICES ARE SELECTED BELOW

Table with columns: CHEQUING OR SAVINGS ACCOUNT NUMBER, VIEW ONLY, TRANSFER BETWEEN MY ACCOUNTS, THIRD PARTY TRANSFER WITHIN BANK, ELECTRONIC FUNDS TRANSFER, INT'L DRAFT, LOCAL DRAFT, INT'L WIRE TRANSFER, BILL PAYMENT, STANDING ORDER, LOAN PAYMENT, PAYROLL. Includes checkboxes for each service.

TERM DEPOSIT ACCOUNT NUMBER LOAN ACCOUNT NUMBER
[][][][] - [][][][][][][][][]
[][][][] - [][][][][][][][][]
[][][][] - [][][][][][][][][]

AMENDMENT TO LIMITS (Transaction Limits Set are KYD Equivalent and Apply To All Accounts - for changes contact Customer Support)

PRODUCT TRANSACTION LIMIT FIELDS LEFT BLANK WILL DEFAULT TO CAYMAN NATIONAL BANK'S MAXIMUM LIMITS

Table with columns: PRODUCT, PER TRANSACTION LIMIT, MAXIMUM*, PER DAY LIMIT, MAXIMUM*. Rows include Bill Payment, International Draft, International Wire Transfer, Local Draft, Third Party Transfer Within Bank, Transfer Between My Accounts, Electronic Funds Transfer.

TERMS & CONDITIONS OF PERSONAL ONLINE BANKING
Defined terms used in these Terms & Conditions are set out below:

Account Control - The means by which the Customer establishes control and authorities over all Linked Accounts (eg: transaction limits, Passwords), pursuant to the Personal Online Banking Guides. **1.3**

Application Form - The application form provided by Cayman National to the Customer, for the purpose of applying for access to Personal Online Banking. **2. 2.1**

Personal Online Banking - The mobile app and/or internet facility to conduct Personal Online Banking Services offered by Cayman National.

Personal Online Banking Guides - The welcome letter, any current Personal Online Banking brochure, the Getting Started Guide and all customer guides, video tutorials, help text or similar documents (whether in hard copy or in electronic format) issued by Cayman National for use with the Personal Online Banking Services, as amended from time to time.

Personal Online Banking Services - The services and features that are available to Customers in Personal Online Banking.

Cayman National - Cayman National Bank Ltd.

Customer - The account holder(s) of the Linked Account(s).

Customer Instructions - Any request or instruction that is received by Cayman National through Personal Online Banking in accordance with Account Control.

Customer Support - Cayman National's customer support (for Personal Online Banking and for other Cayman National services) is ordinarily available by phone or via the Message Center, between the hours of 8:30 am to 5:00 pm, on business days by phoning: 345-949-8300. **2.2**

Linked Accounts - All eligible account(s) (including credit cards where relevant) of the Customer(s) that are made accessible through Personal Online Banking. **2.3**

Message Center - The secure email portal with Cayman National's Customer Support contained within the online Personal Online Banking Service.

Other Mandates - the Customer's bank mandates, Client Agreement and Disclosure Statements, Terms & Conditions, and other agreements the Customer may have with Cayman National with respect to any Linked Account, at the time these Terms & Conditions for Personal Online Banking are in force, or at any time in the future. **3. 3.1**

Password - Any confidential password, phrase, code or number, or any other identification issued to the Customer by Cayman National or adopted by the Customer, which may be used to access Personal Online Banking.

Security Procedures - the steps required or recommended by Cayman National to protect Customer's login IDs and passwords. **3.2**

Web site - the link to Personal Online Banking accessed from www.caymannnational.com

1. General, Other Mandates

1.1 These Terms & Conditions govern the Customer's use of the Personal Online Banking Services provided by Cayman National.

1.2 These Terms & Conditions supplement the Other Mandates, and in the event of any conflict between these Terms & Conditions and any Other Mandate, these Terms & Conditions govern to the extent of such conflict. In addition, each Linked Account and the Personal Online Banking Services are subject to the terms or instructions appearing on a screen, Cayman National's rules, procedures and policies applicable to each Linked Account, and the rules and regulations of any funds transfer system used in

connection with Personal Online Banking Services, and all applicable laws and regulations.

By applying for and using Personal Online Banking, as a condition for using Personal Online Banking, the Customer agrees to be bound by these Terms & Conditions.

Account Control

Before June 2010, Cayman National's internet banking facility provided maximum limits on transactions by the Customer's account. After June 2010, Cayman National's Personal Online Banking instead presets maximum limits on transactions without regard to a Linked Account, as indicated in the table below. Customer acknowledges and confirms that it accepts the maximum limits. Customers may contact Customer Support to lower the maximum limits if so desired.

Personal Online Banking Preset Transaction Limits

Product	Per Transaction Per Day Limit	
Bill Payment	KYD 15,000.00	KYD 50,000.00
International Draft	KYD 50,000.00	KYD 100,000.00
International Wire Transfer	KYD 250,000.00	KYD 250,000.00
Local Draft	KYD 100,000.00	KYD 300,000.00
Third Party Transfer Within Bank		KYD 100,000.00
KYD 300,000.00		
Transfer Within Own Accounts	KYD 250,000.00	KYD 500,000.00
Electronic Funds Transfer	KYD 150,000.00	KYD 300,000.00

Customer acknowledges that it is responsible for notifying Cayman National in writing of any changes to access to a Linked Account through Personal Online Banking. For example, the Customer must inform Cayman National in writing to change access to a Linked Account through Personal Online Banking if a joint account is no longer joint. Customer acknowledges that it may (depending on his or her own citizenship or residency status) have an obligation to report information relating to the Accounts to regulatory authorities or agencies outside of the Cayman Islands, including the United States of America, and that Cayman National may have similar reporting obligations. **2.2**

Customer's Liability for Customer Instructions

Customer releases and forever discharges Cayman National from any and all liability when executing or permitting any transactions or requests in accordance with Customer Instructions. Cayman National will not be liable to the Customer for any loss, damage, or expense arising from access to an account under Personal Online Banking, and the Customer hereby agrees to release, discharge, hold harmless and keep Cayman National harmless against all actions, claims or demands arising from its actions in relation to Personal Online Banking. **3. 3.1**

Cayman National is not responsible for errors or delays in processing caused by circumstances beyond its control, including but not limited to errors or omissions caused by the Customer in issuing Customer Instructions including keystroke or typographical errors. **3.2**

Customer agrees that Cayman National will incur no liability to the Customer for failing to provide access to the Linked Accounts through the Personal Online Banking Services. Cayman National may only be liable for material losses incurred by Customer to the extent such losses directly result from Cayman National's intentional misconduct in performing the Personal Online Banking Services. **3.3**

In no event will Cayman National be liable for any consequential, special, punitive or indirect loss or damage whether or not any claim for such damages is based on tort or contract or if Cayman National knew or should have known the likelihood of such damages. **3.4**

**TERMS & CONDITIONS OF PERSONAL ONLINE BANKING (Continued)**

- 3.5** Customer further agrees that Cayman National shall have no liability whatsoever for any loss or liability due to (a) any equipment, software or associated documentation which any party other than Cayman National produces at any time for use in connection with the Personal Online Banking Services or (b) any services through which Customer may access the Personal Online Banking Services which are not controlled by Cayman National.
- 4. Security Procedures and Customer Instructions**
- 4.1** Customer authorises Cayman National to act on Customer Instructions. For security purposes, each Customer must memorize his or her own Password and not write it down. The Customer agrees that it is solely responsible for keeping his or her own Password and Linked Account information confidential. Details of Security Procedures and techniques used to protect the Customer's confidential information are given in the Personal Online Banking Guides.
- 4.2** Customer agrees to comply with the terms of these Terms & Conditions and any other reasonable instructions or recommendations Cayman National may issue regarding Personal Online Banking security including, without limitation, the security recommendations contained in the Personal Online Banking Guides. Customer agrees that it is solely responsible to establish, maintain and regularly review security arrangements concerning access to, and use of, Personal Online Banking Services, and information stored on computing and communications systems, control of Passwords, and access to Personal Online Banking.
- 4.3** Customer confirms that it has assessed the Security Procedures for Personal Online Banking and determined that these features, in combination with its own security measures, are adequate to protect its own Linked Account(s) and its own banking needs.
- 4.4** Customer must keep his or her own Username/Password secure and secret at all times and take steps to prevent unauthorised use of their Username/Password provided or created. Each Username/Password acts as a signature signifying authority and authenticity. Passwords may be changed by the Customer at anytime by following instructions in the Personal Online Banking Guides.
- 4.5** Customer must notify Cayman National immediately of any known or suspected unauthorised access to Personal Online Banking or the Website or any Linked Account, or any unauthorised transaction or instruction.
- 4.6** Because Personal Online Banking Services are accessed through the internet, which is a public system over which Cayman National has no control, Customer acknowledges that he or she is solely responsible to ensure that any computer or other device which is used to access Personal Online Banking Services is free from and adequately protected against acquiring computer viruses, security breaches or spyware, and other destructive, invasive, or disruptive components.
- 4.7** Customer agrees that it is solely responsible for the performance and protection of any browser used in connection with Personal Online Banking, including the prompt adoption of all security patches and other security measures issued or recommended from time to time by the suppliers of such browsers.
- 5. Banking Services Available and Account Control**
- 5.1** As at the date of these Terms & Conditions, Cayman National offers Personal Online Banking Services as described below. Cayman National may amend or terminate the terms and conditions of any service, or add any new service, as may be provided in the Personal Online Banking Guides, as amended.
- 5.1.1** Transfer Between Own Accounts: Customer may transfer funds from a Linked Account to another Linked Account.
- 5.1.2** Establish New Term Deposit: Customer may request a new term deposit to be funded from a Linked Account.
- 5.1.3** Third Party Transfer Within Bank: Customer may transfer funds from a Linked Account to any other account held at Cayman National.
- 5.1.4** International Draft: Customer may order a bank draft, payable outside of the Cayman Islands, and debited to a Linked Account.
- 5.1.5** Local Draft: Customer may order a bank draft, payable within the Cayman Islands, and debited to a Linked Account.
- 5.1.6** Wire Transfer: Customer may request that funds be transmitted via bank wire to another financial institution outside the Cayman Islands and debited to a Linked Account.
- 5.1.7** Bill Payment: Customer may transfer funds from a Linked Account to pay another Cayman National customer that accepts payment as a "utility/common payee."
- 5.1.8** Standing Order: Customer may request that a standing order be established.
- 5.1.9** Loan Payment: Customer may transfer funds from any Linked Account to make an extraordinary or unscheduled payment on a loan from Cayman National that is also a Linked Account.
- 5.1.10** Order Currency: Customer may request that an order for physical currency be prepared for collection.
- 5.1.11** Credit Cards: Customer may view credit card activity and make payment.
- 5.1.12** Stop Cheque: Customer may place a stop payment on a cheque or series of cheques.
- 5.1.13** Cheque Book Request: Customer may place an order for cheque books for pickup at a branch.
- 5.1.14** Account Creation Request: Customer may request to open an additional savings or chequing account.
- 5.1.15** Electronic Funds Transfer: Customer may transfer funds to an account at another financial institution in the ACH/EFT network in the Cayman Islands, and debited to a Linked Account.
- 5.1.16** Loan Application: Customer may submit in a request for a loan.
- 5.2** By registering for any of the Banking Services offered as part of Cayman National's Personal Online Banking, pursuant to these Terms & Conditions and the Personal Online Banking Guides, the Customer authorises Cayman National to process and action the relevant Customer Instructions without further authorization from the Customer. The Customer is solely responsible for the accuracy and completeness of Customer Instructions. Customer agrees to pay any associated fees or charges according to Cayman National's Fee Schedule then in effect.
- 5.3** Customer Instructions relating to Transfers Between Own Accounts, Third Party Transfers Within Bank, Bill Payments, EFT, or Loan Payments are processed automatically by Cayman National, and will generally be effected immediately, if received before 5:00 pm on a business day. Customer Instructions received after that time will generally be processed on the next business day.
- 5.4** Customer Instructions relating to International Drafts, Local Drafts, International Wire Transfers (and others), may be subject to review and verification. If such Customer Instructions are in order, instructions received by 12:30pm during business days may generally be actioned that day, and if received after 12:30pm, will be actioned on the following business day. If Cayman National has attempted but could not verify Customer Instructions, Customer agrees that Cayman National may, in its discretion, choose not to execute such Customer Instructions and that Cayman National will not be responsible or liable for any consequential losses or damages.

**TERMS & CONDITIONS OF PERSONAL ONLINE BANKING (Continued)**

- 5.5** Customer Instructions relating to ordering currency will generally be filled by the next business day.
- 5.6** Customer Instructions requesting a new Term Deposit received by 12:30pm during business days may generally be actioned that day, and if received after 4:00 pm, will be actioned on the following business day.
- 5.7** Customer agrees that Cayman National is not responsible for the late receipt of any funds by any payee, which could or does result in a late charge or penalty being assessed by the payee. Customer acknowledges that it may take a payee up to three days to process internally and reconcile any payment by the Customer. As a result, Cayman National recommends that, for Customers using the Bill Payment Service, relevant Customer Instructions be received at least three business days before any payment deadline, in order to permit processing and reconciliation.
- 5.8** Cayman National is not responsible for delays or errors in processing caused by circumstances beyond its control, including but not limited to errors or omissions caused or made by the Customer, machine or transmission facility malfunctions, or the action or inaction of any software or hardware of a receiving bank or any other party.
- 5.9** Cayman National may reject any Customer Instructions that do not comply with Cayman National's requirements or policies, including but not limited to information required to meet anti-money laundering/counter-terrorist financing, or customer due diligence requirements.
- 5.10** Cayman National may reject and/or not process any Customer Instructions if there are insufficient available funds in the relevant Linked Account.
- 5.11.1** Cayman National may rely on the routing or identifying number provided in Customer Instructions for the intermediary bank or the beneficiary's bank, even if the name and identifying number are inconsistent, and that Cayman National has no duty to detect any such inconsistency in identification;
- 5.11.2** Cayman National may rely on the account number provided in the Customer Instructions and Cayman National is under no obligation to confirm that the name of the account to which funds are transferred conforms to the name given in the Customer Instructions;
- 5.11.3** Customer is solely responsible for full routing instructions, and agrees that in executing any Customer Instruction, Cayman National may make use of correspondents, agents, sub-agents, funds transfer and communications systems. The Customer agrees that if a Customer Instruction does not designate an intermediary bank where appropriate, Cayman National will select an intermediary bank on behalf of the Customer and the Customer agrees that Cayman National shall have no liability with respect to such selection. To the full extent permitted by law, correspondents, agents, sub-agents, systems or intermediary banks shall be deemed to be agents of the Customer and Cayman National shall not be under any liability for any errors, negligence, suspension or default of any of them, with all such risks being borne by the Customer.
- 5.12** As provided in the Personal Online Banking Guides, Customer may lower the preset transaction limit (ie: no transaction may exceed the Cayman Islands dollar equivalent of the transaction limit) and the daily limit (ie: the daily total of all such transactions may not exceed the Cayman Islands dollar equivalent of the daily limit). For these purposes, Linked Accounts that are not denominated in Cayman Islands dollars are converted at the rates posted by Cayman National at the relevant time.
- 5.13** Transactions may not be executed by Cayman National immediately when a Customer Instruction is received. Some transactions may take time to process and certain Customer Instructions may only be processed during normal banking hours even though Personal Online Banking is Online and may be accessible outside normal banking hours. Customer agrees that Cayman National is not responsible or liable for any delay in completing a transaction or Customer Instruction.
- 5.14** Cayman National is not obligated to execute any Customer Instructions if, in Cayman National's view:
- it is not in accordance with any term or condition applicable to the Linked Account or the Personal Online Banking Services;
 - Cayman National reasonably believes it may not be properly authorised or involves funds subject to a hold, dispute, restriction, or legal process that may prevent withdrawal;
 - it would result in exceeding any limit established by Cayman National;
 - it would violate any applicable provision of any risk control program or parameter;
 - it is not in accordance with applicable Cayman National policies, procedures or practices;
 - any Linked Account is being used for any illegal or immoral purpose;
 - Cayman National has reasonable cause not to honor the Customer Instructions for its own or Customer's protection; or
 - access to Personal Online Banking is terminated.
- 6. Electronic Statements**
- 6.1** The Customer may choose to receive periodic account statements for one or more Linked Accounts by electronic means (rather than in paper), in accordance with the Personal Online Banking Guides. If any Linked Account is so designated, Cayman National is authorised to stop sending paper statements for the selected Linked Accounts to the Customer.
- 6.2** At any time, Customer may request that paper statements be created and dispatched (in accordance with the Personal Online Banking Guides), in which case Cayman National's standard fee then in effect and charged for paper delivery copies of account statements will apply.
- 7. Hardware and Software Requirements**
- 7.1** Customer agrees that it has or will have access to a computer or personal mobile device capable of supporting, at its own cost, high level browser encryption, internet access, a valid email address, and Personal Online Banking, all as described in the Personal Online Banking Guides.
- 7.2** If the method of electronic delivery by Cayman National changes so as to require additional software, upgrades, plug-ins or additional security features in Customer's hardware or software system, Customer agrees to either terminate Personal Online Banking Services or to upgrade the necessary hardware or software system to the required standards.
- 8. Fees**
- 8.1** Customer agrees to pay the fees (if any) for the Personal Online Banking Services as Cayman National may advise from time to time. Cayman National may make changes to its Fee Schedule at any time, and may notify Customers either directly in writing, or by posting notification in Cayman National branches and on its website, via email, or via the Message Center. These fees are in addition to any fees for particular banking or other services Cayman National may provide for the Linked Accounts pursuant to the Other Mandates and the Schedule of Fees applicable at the time.



TERMS & CONDITIONS OF PERSONAL ONLINE BANKING (Continued)

- 8.2** The Customer's internet and/or telephone / data service provider may charge additional fees for their services, which are the Customer's responsibility.
- 9. Release and Indemnity**
- 9.1** Customer agrees to release, discharge, and indemnify and hold Cayman National harmless from all losses, liability, claims, demands, judgments and expenses arising out of or in any way connected to Personal Online Banking Services, use of Personal Online Banking and any Linked Account, or any breach by the Customer of the Security Procedures.
- 9.2** Customer agrees to keep Cayman National fully indemnified against all actions, proceedings, costs, loss and damage of any kind which Cayman National (or its parent, or any of its subsidiaries, affiliates) may suffer as a result of Cayman National's actions in acting upon Customer Instructions in accordance with these Terms & Conditions, or as a result of Customer's failure to comply with its duties under these Terms & Conditions and the Personal Online Banking Guides.
- 10. Termination**
- 10.1** Cayman National may terminate Customer's access to the Personal Online Banking, in whole or in part, at any time. Access to Personal Online Banking may be reinstated by Cayman National, at its sole discretion, at any time. If reinstated, then the current Terms & Conditions will apply. To request reinstatement, the Customer should contact Customer Support.
- 11. Service Interruption**
- 11.1** At certain times the Personal Online Banking Service may not be available due to system maintenance or circumstances beyond Cayman National's control. During such times, or if for any reason a Customer cannot access Personal Online Banking Services, contact Customer Support.
- 12. Force Majeure**
- 12.1** Neither party will be liable for delay in performing or failure to perform any of its obligations under these Terms & Conditions which is caused by circumstances beyond its reasonable control, including, but not limited to, the failure, malfunction or unavailability of telecommunications, data communications and computer systems and services, hurricane, war, act of terrorism, civil unrest, government action, strikes, lock-outs or other industrial action or trade disputes (whether involving either party's employees or those of a third party) or any act of God. Any delay or failure of this kind will not be deemed to be a breach of these Terms & Conditions and the time for performance of the affected obligation will be extended by a period which is reasonable in the circumstances.
- 13. Intellectual Property**
- 13.1** Cayman National owns or licenses all copyright in the pages, screens, information (other than information about the Linked Accounts and the Customer's financial affairs) and all material in its arrangement provided for Personal Online Banking Services and in the Website (together the "Material"), unless otherwise noted. Customer may print, copy, download, or temporarily store extracts from the Material for its own information or when using Personal Online Banking Services. Customers may not alter or otherwise make any changes to any Material printed or downloaded including, without limitation, removing any identifying marks or legends from such Material. Any other use is prohibited unless the Customer first requests and obtains Cayman National's written permission.
- 13.2** Where tools and other facilities ("Tools") are provided in connection with the Website, such Tools are not provided as part of the Personal Online Banking Services and are provided subject to the terms, conditions, exclusions, and disclaimers relevant to such Tools as provided.
- 14. Changes to Terms & Conditions**
- 14.1** Except as otherwise required by law, rule, or regulation, Cayman National may change the terms of these Terms & Conditions without prior notice to Customers from time to time and at any time. When changes are made, Cayman National will update these Terms & Conditions on the Web site. The Web site will be updated on the effective date, unless an immediate change is necessary for security reasons or a change in a law, rule or regulation requires the change. In that case, these Terms & Conditions will be updated as soon as possible after the change. Customer agrees that any required notice of a change to the terms of these Terms & Conditions may be posted to the Website, reflected within Personal Online Banking itself, sent to the Customer via the Message Center, or to the email address as reflected in Cayman National records. Customer agrees to be bound by the terms of these Terms & Conditions as amended from time to time and posted on the Website.
- 14.2** Continued use of Personal Online Banking constitutes acceptance of these Terms & Conditions, as may be amended.
- 15. Interpretation**
- 15.1** Unless the context otherwise requires, words used herein importing the singular number shall include the plural number and vice-versa, and words importing persons only shall include companies or associations or bodies of persons whether incorporated or not. All references to time refer to the time in the Eastern Standard Time zone (ie: the time in the Cayman Islands).
- 16. Assignment**
- 16.1** Cayman National may assign its rights under these Terms & Conditions to an affiliated company now or in the future. Cayman National may also assign or delegate certain of its rights and responsibilities under these Terms & Conditions to independent contractors or other third parties.
- 17. Applicable Law**
- 17.1** These Terms & Conditions are governed by the laws of the Cayman Islands, and the parties consent to the exclusive jurisdiction and venue of the courts of the Cayman Islands.
- 18. Notices**
- 18.1** Any notice required to be provided to a Customer in writing may be sent electronically via the Message Center, or to Customer's email address as reflected in Cayman National's records.